

United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Estella Mack Chambers
Debtor

Case No. 16-11944-elf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: ChrissyW
Form ID: 318

Page 1 of 2
Total Noticed: 28

Date Rcvd: Oct 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2019.

db
13695156 +Estella Mack Chambers, 643 Merchant Street, Coatesville, PA 19320-3337
13695157 +AR Resources Inc, Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
13695162 +AR Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
13695160 CHESTER COUNTY HOSP, MARSHALL STREET, West Chester, PA 19380
13695161 +Chase Manhattan Mortgage, 3415 Vision Dr, Columbus, OH 43219-6009
13737930 +Chase Manhattan Mortgage, P.O. Box 24696, Columbus, OH 43224-0696
+City of Coatesville, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
Norristown, PA 19404-3020
13695164 +Columbia Gas (Formerly Baystate Gas), 2491 Paxton St, Harrisburg, PA 17111-1036
13695163 +Columbia Gas (Formerly Baystate Gas), Po Box 2025, Attn: Bankruptcy Department,
Springfield, MA 01102-2025
13695165 +First Federal Credit & Collections, 24700 Chagrin Blvd, Suite 205,
Cleveland, OH 44122-5662
13695166 +First Federal Credit & Collections, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122-5662
13907404 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Corresponden,
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
13705318 +JPMorgan Chase Bank, National Association, c/o MARIO J. HANYON, Phelan Hallinan & Schmieg,
1617 John F. Kennedy Boulevard, Suite 1400, Philadelphia, PA 19103-1814
13779413 +LSF9 MASTER PARTICIPATION TRUST, CALIBER HOME LOANS, INC., 13801 WIRELESS WAY,
OKLAHOMA CITY, OK 73134-2500
13695167 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
13695168 Nationstar Mortgage LLC, Po Box 199111, Dallas, TX 75235
13695169 PENN MEDICINE, PO BOX 824406, Philadelphia, PA 19182-4406
13715883 +The Chester County Hospital, c/o Tabas & Rosen, PC, 1601 Market Street, Suite 2300,
Philadelphia, PA 19103-2306
13770594 +U.S. Bank National Association, as Trustee for SPE, Nationstar Mortgage LLC,
ATTN: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Oct 10 2019 03:20:05 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 10 2019 03:19:48
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Oct 10 2019 03:19:59 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13695155 +EDI: RMCB.COM Oct 10 2019 07:18:00 Amca, 2269 S Saw Mill, Elmsford, NY 10523-3832
13997826 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 10 2019 03:19:59
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, Florida 33146-1837
13695159 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Oct 10 2019 03:20:14
Berks Credit & Collections, 900 Corporate Dr, Reading, PA 19605-3340
13695158 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Oct 10 2019 03:20:14
Berks Credit & Collections, Po Box 329, Attn: Bankruptcy, Temple, PA 19560-0329
13717586 EDI: PRA.COM Oct 10 2019 07:18:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
13718169 EDI: PRA.COM Oct 10 2019 07:18:00 Portfolio Recovery Associates, LLC,, POB 12914,
Norfolk VA 23541

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: ChrissyW
Form ID: 318

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Total Noticed: 28

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2019 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. Bank National Association, Et Al...
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
CHRISTOPHER A. DENARDO on behalf of Creditor Nationstar Mortgage LLC, et al pabk@logs.com
JAMES RANDOLPH WOOD on behalf of Creditor City of Coatesville jwood@portnoffonline.com,
jwood@ecf.inforuptcy.com
JEROME B. BLANK on behalf of Creditor JPMorgan Chase Bank, National Association
paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor LSF9 Master Participation Trust paeb@fedphe.com
JOSEPH ANGELO DESSOYE on behalf of Creditor JPMorgan Chase Bank, National Association
paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association, Et Al...
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
KEVIN M. BUTTERY on behalf of Creditor LSF9 Master Participation Trust kbuttery@rascrane.com
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC, et al pa-bk@logs.com
MARIO J. HANYON on behalf of Creditor JPMorgan Chase Bank, National Association
paeb@fedphe.com
MARIO J. HANYON on behalf of Creditor Bayview Loan Servicing LLC paeb@fedphe.com
MARIO J. HANYON on behalf of Creditor LSF9 Master Participation Trust paeb@fedphe.com
MATTEO SAMUEL WEINER on behalf of Creditor U.S. Bank National Association, Et Al...
bkgroup@kmlawgroup.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
RICHARD N. LIPOW on behalf of Debtor Estella Mack Chambers richard@lipowlaw.com,
ecflipow@gmail.com/r44824@notify.bestcase.com
RICHARD N. LIPOW on behalf of Attorney RICHARD N LIPOW richard@lipowlaw.com,
ecflipow@gmail.com/r44824@notify.bestcase.com
ROBERT J. DAVIDOW on behalf of Creditor LSF9 Master Participation Trust
robert.davidow@phelanhallinan.com
THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association, Et Al...
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
THOMAS YOUNG.HAE SONG on behalf of Creditor Bayview Loan Servicing LLC paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com

TOTAL: 23

Information to identify the case:

Debtor 1 **Estella Mack Chambers**

Social Security number or ITIN **xxx-xx-6974**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-11944-elf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Estella Mack Chambers

10/9/19

By the court: Eric L. Frank

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.